

DECLARATION AND POWER OF ATTORNEY

We, Lambert Wayne LeRoux, Russell James Mahy, Jay Stumpf Dollard, Chirayu Gangadhar Harshe, Michael Kerrick Nicholls, Eric Randall Bessell, Kirk Thomas Kotz, Gregory James Bricker, Rosemary R. Thomas, Mark A. Lawler, Satish (NMI) Menon, Michael P. Duffy, Laura C. Rogers and George J. White, joint inventors herein, hereby declare that:

Our residence, post office address and citizenship are as stated below next to our names.

We believe that we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled

"SYSTEM AND METHOD FOR PAYMENT DATA PROCESSING",

the specification of which is attached hereto.

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to in this declaration.

We acknowledge the duty to disclose to the Patent and Trademark Office all information known to us to be material to the patentability of any claim in accordance with Title 37, Code of Federal Regulations, §1.56, and which is material to the examination of this application, namely, information where there is a substantial likelihood that a reasonable examiner would consider it important in deciding whether to allow the application to issue as a patent.

We hereby appoint Christopher J. Rourk, Registration No. 39,348; Kenneth R. Glaser, Registration No. 24,015; Richard L. Schwartz, Registration No. 27,227; Randall C. Brown, Registration No. 31,213; John M. Cone, Reg. No. 30,538; Michael E. Martin, Registration No. 24,821; Steven E. Ross, Registration No. 35,996; Rick Matos, Registration No. 40,082, Henry T. Crenshaw, Jr., Registration No. 37,805, George R. Schultz, Registration No. 35,674; and R. Scott Rhoades, Registration No. P-44,300 of the firm Akin, Gump, Strauss, Hauer & Feld, L.L.P., our attorneys and agents to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith. Send all correspondence to:

Christopher J. Rourk  
AKIN, GUMP, STRAUSS, HAUER & FELD, L.L.P.  
P.O. Box 688  
Dallas, TX 75313-0688  
Phone: 214/969-2800

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of this application or any patent issued thereon.

Full name of  
first joint Inventor:

Lambert Wayne LeRoux

Residence:

286 8<sup>th</sup> Avenue North  
Tierra Verde, Pinellas County, Florida 33715

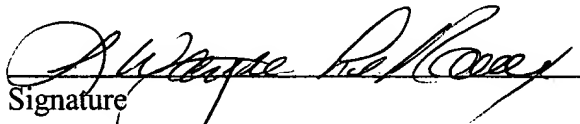
Citizenship:

USA

Post Office Address:

286 8<sup>th</sup> Avenue North  
Tierra Verde, Pinellas County, Florida 33715

Date: 4-20-2000

  
Signature

Full name of  
second joint Inventor:

Russell James Mahy

Residence:

3077 Doxberry Court  
Clearwater, Pinellas County, Florida 33671

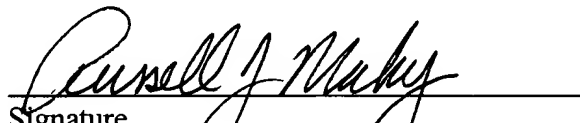
Citizenship:

USA

Post Office Address:

3077 Doxberry Court  
Clearwater, Pinellas County, Florida 33671

Date: 4/19/00

  
Signature

0959276-061300  
00E190-922560

Full name of  
third joint Inventor:

Jay Stumpf Dollard

Residence:

19812 Windham Lakes Drive  
Odessa, Hillsborough County, Florida 33556

Citizenship:

USA

Post Office Address:

19812 Windham Lakes Drive  
Odessa, Hillsborough County, Florida 33556

Date: 4/18/00

  
Signature

Full name of  
fourth joint Inventor:

Chirayu Gangadhar Harshe

Residence:

1322 Seagate Drive, Apt. No. 4-303  
Palm Harbor, Pinellas County, Florida 34685


Citizenship:

India

Post Office Address:

1322 Seagate Drive, Apt. No. 4-303  
Palm Harbor, Pinellas County, Florida 34685

Date: 4/17/00

  
Signature

Full name of  
fifth joint Inventor:

Michael Kerrick Nicholls

Residence:

16710 Hutchinson Road  
Odessa, Hillsborough County, Florida 33556

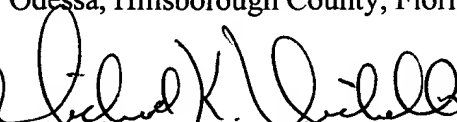
Citizenship:

USA

Post Office Address:

16710 Hutchinson Road  
Odessa, Hillsborough County, Florida 33556

Date: 4/18/00

  
Signature

0059275-061300

Full name of  
sixth joint Inventor:

Eric Randall Bessell

Residence:

3021 Partridge Point Trail  
Valrico, Hillsborough County, Florida 33594

Citizenship:

USA

Post Office Address:

3021 Partridge Point Trail  
Valrico, Hillsborough County, Florida 33594

Date: 4-17-00

  
Signature

Full name of  
seventh joint Inventor:

Kirk Thomas Kotz

Residence:

11826 Easthampton Drive  
Tampa, Hillsborough County, Florida 33626

Citizenship:

USA

Post Office Address:

11826 Easthampton Drive  
Tampa, Hillsborough County, Florida 33626

Date: 4-17-00

  
Signature

Full name of  
eighth joint Inventor:

Gregory James Bricker

Residence:

1160 Lumsden Trace Circle  
Valrico, Hillsborough County, Florida 33594

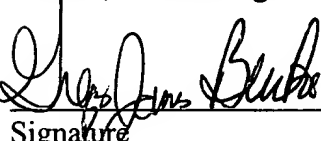
Citizenship:

USA

Post Office Address:

1160 Lumsden Trace Circle  
Valrico, Hillsborough County, Florida 33594

Date: 4-18-00

  
Signature

00592776 "061300

Full name of  
ninth joint Inventor:

Rosemary R. Thomas

Residence:

2625 Bengal Lane  
Plano, Collin County, Texas 75023

Citizenship:

USA

Post Office Address:

2625 Bengal Lane  
Plano, Collin County, Texas 75023

Date: 4/7/2000

Rosemary R. Thomas  
Signature

Full name of  
tenth joint Inventor:

Mark A. Lawler

Residence:

865 Pinnacle Circle  
Lewisville, Denton County, Texas 75077

Citizenship:

USA

Post Office Address:

865 Pinnacle Circle  
Lewisville, Denton County, Texas 75077

Date: 4-7-2000

Mark Lawler  
Signature

Full name of  
eleventh joint Inventor:

Satish (NMI) Menon

Residence:

2528 Cima Hill Drive  
Plano, Collin County, Texas 75025

Citizenship:

USA CANADA mf 4-7-2000

Post Office Address:

2528 Cima Hill Drive  
Plano, Collin County, Texas 75025

Date: 4/7/2000

Satish  
Signature

0059276-061300

Full name of  
twelfth joint Inventor:

Michael P. Duffy

Residence:

3503 Woodhaven Drive  
Farmers Branch, Dallas County, Texas 75234

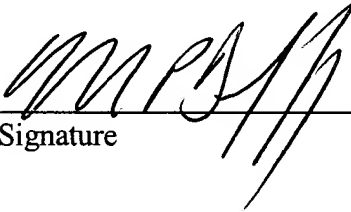
Citizenship:

USA

Post Office Address:

3503 Woodhaven Drive  
Farmers Branch, Dallas County, Texas 75234

Date: 4-11-00

  
Signature

Full name of  
thirteenth joint Inventor:

Laura C. Rogers

Residence:

6209 Park Meadow Lane  
Plano, Collin County, Texas 75093

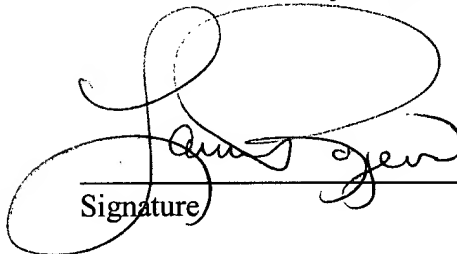
Citizenship:

USA

Post Office Address:

6209 Park Meadow Lane  
Plano, Collin County, Texas 75093

Date: 4-7-00

  
Signature

00502776-061300

